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SENATOR BEUTLER: Now, it's not like a compact. It's not enforceable or anything, in fact, I guess one of my questions would be eventually, when I get to the end of my questions, why not a compact? Why do we go that route sometimes, but not this time? But the deeper question, I guess, is this, if I had an amendment to this bill today, if it's a serious amendment, are you likely to stand there and tell me, well, Chris, it's a great amendment, but the NAIC hasn't approved that amendment, therefore I don't think we could do it, because if we adopted it this law will not be uniform and therefore we just can't do it? And if what we're doing is creating a superagency out of the NAIC, then I guess my next question is, why should I want that as opposed to going to my representatives in the federal government, who are least elected, and relying upon this national group, who's not elected, and who I'm not sure is going to represent the consumer interest in my state, for example, maybe any better than the elected representatives at the federal level. Let me...let me open that series of questions up to you...

SENATOR LANDIS: (Laugh)

SENATOR BEUTLER: ...and tell us...tell us...

SENATOR LANDIS: Sure.

SENATOR BEUTLER: ...why this is a good thing? I'm not...it's...

SENATOR LANDIS: Okay.

SENATOR BEUTLER: ...it's not clear to me that it is.

SENATOR LANDIS: The answer to that will start whether or not you want to regulate insurance at a state level or a federal level. The virtue of operating regulation of insurance at the federal level is it is uniform; one rule will obtain nationwide. The downside of that, I think, are twofold, yeah, are twofold, is twofold, the downside is twofold. (Laugh) First, I find that the availability and responsiveness of state regulators to